A Synopsis of the Ph.D. Thesis

"SELF-HELP GROUPS- CHANGING THE FINANCIAL STATUS OF WOMEN IN LATUR DISTRICT."

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SELF-HELF GROUPS –CHANGING THE FINANCIAL STATUS OF WOMEN IN LATUR DISTRICT

1. Introduction:

Women are the natural economist whose better know the way of how to use limited sources for maximum utilization. This is the part of daily routine of her life. She saves money by taking care of family in the given budget and helps the family in time of need or for the uplifment of family.it means to say that woman is the natural saver and investor of money. In any kind of business, institutes or firms, if there is good investor there will be less chance to loss. Maybe these kind of characteristics of she become more powerful. Self-help group is the way of promoting these characteristics of her and it's helps for women empowerments. that's why women participation in Self Help Group is increasing.

Definition of self-help group:

Self-help group (SHG) define as Self-help group are informal group of people who come together to address their common problems. While self-help might imply a focus on the individual, one important characteristics of self-help groups is the idea of mutual support.

A self-help group consist of 10 to 20 numbers drawn from a relatively homogeneous economic class(i.e.) self-selected on the basis existing affinities and mutual trust; members meet regularly at a fixed time at decided place and pool their they're saving into common fund from which they take need based loan. The group its own rules and regulation and sanction for violation; the meeting procedure and process, leadership change norms, intensive training and handholding, are designed to enable SHGs to function in a participatory and domestic manner.

Historical background of SHG:

Self Help group is the micro finance activity. It helps for poor women for not only obtaining loan but also credit, invest in micro insurance and money transfer services.it also help for keep maintain habit of saving. So woman is the important factor to reduces poverty and contribute in the economic growth. this is quite interesting to study that what is the important of women in their life of self-help group whose members of this. In recent years Self-Help group is well known concept. But it is near about two decades old. According to reporting SHGs have helpful for economic development. The self-help group is seen as ray of hope for the middle class weaker section of the society. The task of shipping the overall future of billions of women is not only financial but also in the form of self-help group. Although Bangladesh is backward country in the Asian continent, such a county has roots of SHG. world famous economist, professor of chittagavn university, Nobel prize winner founder of Garmin bank of Bangladesh Mohamed Yunus who started the HSG group. Dr. Yunus was watching and observing the zobara village market very closely. There were 5 to 6 people a center in market, as like 7 to 8 centers become one group and they drive the business with successfully. It means 40 to 50 people get to gather and drive their business with mutual understanding and without argument. Dr. Yunus understood that this economic business has self-made discipline and he decided to launch this concept in main banking sector and in 1983 concept being legally.

In early stage of India, NGOs plays the important role in developing innovating and establishing the SHG model. India adopted SHG model of Bangladesh in modern form. NABARD initiated to this concept in 1983 And first time in southern state of India, action undertaken by Maisur resettlement and aria development agency (MYRADA) in 1985. There is general awareness in this state specially in women. self-help group generally found in south Asia and southeastern Asia.

In India, self-help group work like intermediation of finance. this approach achieves low cost financial services with self-management and development for women who are members of the self-help groups. Numbers of SHGs have grown rapidly since 2000 across in India. Before that 'Bank-linkage' programmer start in early age in 1990 by NABARD which is flagship of micro finance therefore, its more beneficial for women self-help groups movement. Because of this programmer HSG get credit lone on their group account by bank. Often SHGs are linked in wider manner in term of development or community programmer. It is also beneficial for women saving approach and access the credit. According to NABARD website report, more than 400 women join the SHGs in every hour in India.

Role of SHG

This an innovative experiment based on in women's parsimony and credit, so that economically and socially backward women can be develop through SHGs. SHGs encourage poor women to save and utilize their saving by lending it to other women in the group and reduce the dependency on money lenders. SHG provided for income generation through self-employment or group activities in order to achieve self-reliance among the women member and develop social states of in family and society. In India gender equality is the main and ancient problem and SHG helps the achieve that. SHG established linkage with banks, government infrastructure and other related institution for social economic development.

Self-help group model in India:

There are three types of SHGs model linkage of SHGs to the financial institution have shown:

1. Banks themselves form and finance the SHGs.
2. SHGs formed with NGOs, agencies and financed by banks.
3. Bank finance SHGs with NGOs and other agencies as financial intermediate.

Given to the above model, only 20 percent covered under first model. Near about 80 percent SHGs covered under second model. This is the most popular model in India. Third model covered only 8 percent.

Status of SHG:

Women must be empowered by the help of enhancing their awareness, knowledge, skill and technology and their use of efficiency but financial independency and security more important than this. SHG not only building leadership but also enabling financial services in to communicate. Now a days SHG approach widely using for social economic development. once women have independent by financially, it will be help for family uplifment and once family become economically strong it also helps for economic development of country as simple as that. That's why there is need to encourage to women empowerment by SHGs because this the one of the best way to reach to given economic facility by government for women. And enhancing their holistic development.

As par NABARD report 2019, there were almost One crore SHG s in India.12 crore families engaged with 26.15 thousand crore rupees as on 31 march. There are 31.46 SHGs took benefit by the varies bank during 2019-2020.near about 77.66 thousand crore rs. Gave credit support by varies bank of india.in short, an average of 2.47 lakh per SHG.

According to NIC (National Informatics center- contain provided and maintained by ministry of rural development, government of India) near about 67,46260 SHGs southern state 1,78649 in north west state, 91815 in north east state and 8,511 in union territories are present in India. If we see the number of SHGs in Maharashtra only are 5,55,420

Concept of SHG is not new for Maharashtra state, history says that first SHGs was started with very tiny amount 25 paisa by women of Amaravati district in 1947. after that, Chaitanya gramin mahila bal youk sansta stared informally promoting SHGs in 1988. In southern

part of India, DHAN, SADHAN and ASA foundation was promoting SHGs on the economic aspect only. In Maharashtra, the NGOs not only created or supported the economic needs of members of SHGs but also they working for social development for women. 'Chaitanya' is also one of them.

There are several schemes and project planned by government to reduce the poverty and developed the country through the Self-help groups. Schemes like Swarnajaynti Gram Swarozagar Yojana in 1999, Indira Mahila Yojana 1995, Mahila Samrudhi Yojana 1993, The Swa-shakti Yojana 1998, Maharashtra rural credit Yojana

Economic development of Women and SHG:

It says that 70 percent of immunity of body in intestine, like that if any country want to more develop, they must be focus on women's holistic development and for that women should be financially or economically developed. India is second largest country in the world in that most of the population of India live in villages which are involve in primary sector and GDP (Gross Domestic Product) of primary sector is 21.82 percentage (2020-21) in the part of national income. But if you see according to the population of India involve in primary sector their Per capta income is very less than world standard. SHG is like medicine on this basic resistance of the economic development of country. And at the end, if women economically developed than increase the family income and increases family's income then automatically any nation can be developing economically.

2. REVIEW OF LITERATURE:

S Ravinder Reddy (2020) studied the women empowerment through self-help group in mahaboobnagar district. This study the researcher focused on self-help group bank linkage and their effective instrument and Micro finance and rural self-employment through self-employment.

Ganga V. (2019) studies the performance of women empowerment through self-help group in Vellore district. The study focused on the performance of the self-help group in Vellore district and there social and economic impact on members of self-help group. The study consider varies factor such as homogeneity, regularity, in conducting the meeting, regularity in attendance, role of NGOs in meeting, repayment performance, utilisation on common fund, increased rate of saving.

Padmavati, B Sunitha (2017) studied on a self-help groups and empowerment of women. Aim of this study evaluate the role of self-help groups in empowering women in Guntur District, Andhra Pradesh. The study focused on "empowerment is socio-economic condition of women, including participative attitude and decision making power."

Kappa Kondal (2014) conducted a study on women empowerment through Self-Help Groups in Gajwel Mandal of Medak Disrtict in Andhra Pradesh. This study based on the analysis of women empwement through Self Help Group on women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh

Murriya, Priyanka (2014) Analyses on Formation function and micro finance delivery of self-help group in Delhi state. The study focused on formation and function of SHGs.This study also evaluate the impact of self-help groups on the social and economic condition of the member

of self-help group and identified the problem being faced by self-help group members

Manikonda Rajani (2013) studies the performing of SHGs of the HSGs for changing statue of rural women in Andra Pradesh. In this study conclude that women of Andra Pradesh have positive Impact on their social and financial Life.

Sahu Lop Mudra and Singh (2012) Made a community based qualitatively study in Pondicherry. Focus group discussion were conducted among six SHG group selected on feasibility basis. It is found the women SHG members have gained respect and trust in society and were able to plan for the future of their families. Self Help Groups played very important role in women empowerment and should be promoted for economic development of the country.

3. OBJECTIVES & HYPOTHESES OF STUDY

i) Objectives of study:

1. To study the economic status of the women members of SHGs
2. To study and analyses the government policies and support for Self-help groups.
3. To study the participation of women in management structure and administration in self-help groups.
4. Evaluate challenges of SHGs faced by women.
5. To submit recommendation and suggestions for effective role of Self-help groups in women economic indipendeancy and diversify their activities and area of interest for better working for of the groups.

ii) HYPOTHESES:

Hypothesis reflect researchers guess as to probable outcome of the research and it place clear and specific goals before the researcher. Hypotheses provide the basis for selecting sample and research procedure to meet these goal. Hypotheses helps in deciding goal the right direction in which the researcher has to proceed and also help in selecting fact.

1. SHGs play vital role in economic development of women.
2. Government organization are promoted to self-help group for women economic development
3. Positive impact on socio-economic conditions of women working in self-help groups.

4. RESEARCH METHODOLOGY:

The choice of the suitable research method for a particular problem depends upon the nature and purpose of the research. There are number of methods in commerce and management research having their own line of approach. The researcher prefers to use a combination of these research methods for the present study.

The following methods are explaining the research methods and their application in this research work.

i) RESEARCH METHODS:

1. Statistical method: To Data is concerned with reducing the bulk of accumulated size. Data collected was suitable classified and tabulated for the purposes of analysis. Statistical methods like Percentile analysis's, Chi Square Test. The collected Data will be tabulated and analysis in Pia charts and bar diagrams. And the father calculation can

be done by using suitable statically techniques like chi square, correlation, ANOVA. Analysis will be done by using SPSS software.

2. Library method: To make use of reference books, magazines periodicals, journal's

3. Questionnaire method: The researchers plan to prepare a questionnaire for member of women self-help group. This will be including personal interviews.

Duration of research:

The present research work, as plan of researcher, shall be completed in the stipulated time period given for the Ph.D. by S.R.T.M.U. Nanded and the UGC. The tentative plan of research will be cover in ten years' period from 2011 to 2021.

ii) SCOPE AND LIMITATION OF THE STUDY:

The present study is restricted only Self-help groups of Latur district.

The study may be affected by the other factors like illiteracy of the members of the group, not proper maintenance of record etc.

The focus of study only on the economic development of women other indicators will not be considers.

The temporal coverage of this study is the period from 2011 to2021.

The researcher is very clear regarding the certain limitation of this study.

The research largely depends on the primary data compared to the secondary data hence the finding of the research may or may not be applied to the developed regions.

The study also depends on the data available from the published sources like annual report of NABARD and banks who linkage with

Self- help group, publications, journals, magazines, books, broachers, newspapers and information from internet.

Due to lack of manpower and money power, this research work is only limited to Latur district of Marathawada region.

5. **SIGNIFICANCE OF STUDY:**

Latur is district in Maharashtra state of India. It is sixteenth largest city in Maharashtra. This district comes under Marathawada region of Maharashtra.

And one of the progressive city in Marathawada region. But Marathawada and comes under surrounds are always consider economically backward. And in that Latur district is always victim of watershorteg which is one of the basic need of human being. AL those Latur and their citizen always have been defending problems with successfully. Self-help group have been becoming one of the helper for economic development especially women in rural area of Latur district from since few years.

The study is based on the effort are self-help group in Latur district to promote economic development of women through different ways. The study is basically introspection in various strategies followed by the self-help group in the field of women welfare and attempt to analysis the changes in economic condition of the respondent women members of SHG. This is very important in this sense that women important is only possible through deliberate planned effort carried in systematic manner.

6. PROPOSED WORK PLAN:

Six Months	Work Plan	Year
1	Determination Scope and identify the problem	First Year
2	Review of Literature	
3	Research Methodology, research design, sampling	Second Year
4	Data processing, including editing, data analysis, field work	
5	Preparing of draft report for key result	Third Year
6	Thesis writing and Submission	

CHAPTERISATION

The research scholar intends to classify the study in following chapters.

Chapter 1- Introduction

This chapter would include the introduction to research plan, objectives, hypotheses and the scope of the study and the same chapter would summaries the review of literature

Chapter 2- Theoretical aspect of Self Help Group

Second chapter will briefly explain theoretical aspect of Self-help group

Chapter 3- Financial and commercial information about the Latur district

The third chapter will give a briefly information about financial and commercial of Latur district

Chapter 4- Status of Self-help group in Latur District

Forth chapter will briefly explain status of self-help group in Latur district

Chapter 5- Economic development of women through self-help group.

The fifth chapter will briefly have given a selected sample in comparatively.

Chapter 6- Impacts of self-help group programs

This chapter will focus attention on presenting of data collected from the primary sources and identify the impact of SHGs program on the economic status selected SHGs women members

Chapter 7- Summary and conclusions/Recommendation

This final chapter will summarize the finding of the study and conclusions. To improve the economic development through a self-help group of Latur district.

7. Expected outcomes of the proposed work

1. The study would help in finding financial status and different activities of Self- Help Group in Latur district.
2. Study will create awareness about the Self- help groups in the Latur district area.
3. Study will help to find out relation between women and Self – help group.
4. The study will create awareness of about the different government plan related to Self-help group.
5. The study will help for economic development through Self-help group and thus will help in the development of Latur district area.

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